

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Comment on FR Doc # 2015-08831

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## General Comment

I disagree with this regulation - at least add that self-directed retirement plans are allowed to trade options. I have a self-directed SEP-IRA and have sold put options and covered calls to generate income in my plan. This regulation will preclude myself and many others the ability to generate safe income returns on my retirement assets. The actions of the Federal Reserve since 2008 as regards interest rate policy as decimated the interest income for those with retirement plans and those on fixed incomes. You must allow the American people to make decisions on their retirement assets for themselves. This is critical to my retirement - and many other Americans.

I implore you to not pass this legislation - or, in the minimum, to allow the citizen's of this country to decide for themselves how to invest our retirement plans.